



COMMITTED TO THE FUTURE OF RURAL COMMUNITIES



FLORIDA / U.S. VIRGIN ISLANDS
2004

BUILDING STRONG COMMUNITIES





USDA Rural Development is working hard to support families, businesses, and communities to increase economic opportunities and improve the quality of life in Florida's rural communities. Supporting President George W. Bush's vision of an economically strong America, USDA Rural Development focuses efforts on three primary areas — home ownership opportunities, business development, and community infrastructure. In the past year, Rural Development brought real opportunities resulting in tangible results for rural communities throughout Florida and the U.S. Virgin Islands.

It is with anticipation that we look forward to the challenges of each new year. But no one could have anticipated just how challenging 2004 would prove to be for Floridians. This past summer's hurricane season was one of the most destructive in history, and dealt extensive damage and devastation to Floridians, to Florida businesses and to Florida industries. From Aug. 13 to Sept. 25, Hurricanes Charley, Frances, Ivan and Jeanne pummeled the state, causing damages estimated at \$42 billion. Tragically, lives were lost and the hurricanes destroyed more than 25,000 homes and heavily damaged 4,600 more.

But out of adversity comes strength, and it was heartening to see so many diverse groups and organizations working toward the common goal of assisting in the hurricane recovery efforts. Much remains to be done, and working together in the coming year, USDA Rural Development will bring rural Florida communities, businesses and families opportunities to rebuild, and continued opportunities to achieve prosperity, hope and security. Rural Development will continue to carry forth President Bush's vision for Rural America, with loans and grants for affordable housing, water and waste systems, business and industry, and essential community facilities.

I would like to express sincere thanks to our numerous partners and the congressional delegation for their support and commitment in helping rural communities share in the American dream. In closing, I'd like to thank every Rural Development employee for their perseverance, patience, and their sense of teamwork in 2004. Working together has allowed us to navigate through a year filled with many challenges, and I deeply appreciate their efforts.

CHARLES W. CLEMONS, SR.
State Director, Florida/U.S. Virgin Islands



Rural
Development
Mission
To increase
economic
opportunity
and improve
the quality
of life for
all rural
americans.

U.S. Department of Agriculture

Citizens and community leaders throughout rural America share a common desire to bring economic opportunity and an improved quality of life to their community. There is a remarkable cohesiveness among rural citizens that allows the energy and enthusiasm of local citizens to harness the resources needed to bring solutions to economic and social issues facing their communities.

Today, more Americans than ever are realizing their dream of becoming a homeowner. Bringing stability to families, neighborhoods and increasing personal family wealth through building of financial equity in their future. I am proud to say that 20 percent of the first-time homeowners receiving financing this year are minority families.

We are committed to aggressively working to help families, communities and businesses build the basic community infrastructure, help create more local jobs and gain access to educational and health care services and technologies that allow them to be better prepared to compete in a global environment.

While we have accomplished much, we know that more must be done to assist more families, businesses, and communities benefit from the financing and technical assistance USDA Rural Development provides.

That is why I unveiled this year a new education and outreach effort designed to ensure everyone in rural areas know what assistance is available to help them achieve their economic goals and improve their quality of life. Simply put, USDA Rural Development is the sole government agency that can build rural communities from the ground up.



To date, the Bush Administration, through USDA Rural Development, has invested \$50 billion to help create or save over 800,000 jobs. We have a team of dedicated professionals capable and ready to work with you to improve the quality of life in rural Florida. should be: "We have a team of dedicated professionals capable and ready to work with you to improve the quality of life in rural Florida and the U.S. Virgin Islands.

Gilbert Gonzalez

ACTING UNDER SECRETARY FOR RURAL DEVELOPMENT
U.S. DEPARTMENT OF AGRICULTURE

Single Family Housing

Realizing the American Dream in rural America

USDA has been helping rural Americans become homeowners since 1949, investing over \$54 billion in helping people purchase or build their own homes. USDA Rural Development Single Family Housing programs offer home ownership and home improvement and repair loans and grants for individuals and families in rural areas. In 2004, Rural Development's Single Family Housing service invested over \$193 million in Florida and the U. S. Virgin Islands, helping 2,295 families through programs and assistance bringing improved housing, quality of life and prosperity to rural America.

The Direct Homeownership Loan Program (Section 502) provided \$38.9 million in loans in 2004 to Florida's lower income individuals and families. Serving rural persons whose incomes are below

80-percent of the median income, Section 502 loans require no down payment and interest rates are set by Rural Development based on family income.

The Guaranteed Loan Program (Section 502) provided \$152 million in guaranteed housing loans in 2004, providing opportunities for both potential homeowners and lenders, with little cost to the taxpayer. The program has achieved immense success in Florida/Virgin Islands and the Florida/Virgin Islands program is one of the most successful in the country.

The Home Repair Loan and Grant Programs (Section 504) provided \$1.7 million in 2004 through loans and grants to help rural families in Florida and the Virgin Islands repair their homes.

Eligibility is restricted to very-low-income rural homeowners age 62 and older who can't afford to borrow the full amount required for necessary repairs to remove health or safety hazards. The maximum grant amount is \$7,500.

The Self Help Housing Program (Section 523) provided \$4.1 million which is administered through two non-profit organizations throughout central Florida. With Rural Development funding, they select the families, provide economic counseling, purchase building materials and power tools, and hire a construction supervisor. The Technical Assistance Grant enables the grantee to provide oversight to groups of 6-12 families who work together to build their own homes, performing approximately 65-percent of the labor.



Community Facility Programs

Improving the quality of life for rural families

Throughout rural Florida and the U.S. Virgin Islands, the Community Facilities program (CF) remains a strong feature of Rural Development financial assistance programs, with emphasis placed on projects impacting health care and public safety. Community Facilities programs aid in developing essential public community facilities such as schools, libraries, childcare, hospitals, medical clinics, assisted living facilities, fire and rescue stations, police stations, community centers, public buildings and transportation.

In Florida during FY 2004, over \$7.7 million were awarded through Direct and Guaranteed Loans and Grants. Over the past five years, rural Floridians have benefited from over \$52 million in Community Facilities program loan and grant assistance, one of the most successful program areas nationwide.

Loans, loan guarantees and grants are available to financially sound non-profit corporations, public entities, special-purpose districts and tribal governments that have legal authority to borrow and repay loans, to pledge security for loans, and to construct, operate and maintain the facilities. Funds may be used to construct, enlarge or improve eligible facilities, and eligible costs include costs to acquire land, professional fees, construction costs, and to purchase equipment for operations. The Community Facilities Programs continue making vital contributions to the quality of life of rural Americans.

Rural Business and Cooperative Programs

Helping build sustainable communities

Rural Business and Cooperative Programs assist rural communities in furthering their goals of economic development and job creation by supporting the growth of both small and large businesses. In Fiscal Year 2004, over \$32 million helped to create and retain jobs while helping businesses in rural Florida communities.

Business & Industry Guaranteed Loans (B&I) program creates incentives for banks and rural business lenders to promote the establishment of businesses in rural communities with populations less than 50,000. The Rural Business-Cooperative Service provides loan guarantees up to \$10 million to lenders, providing additional incentive for business lending that saves or creates jobs in rural areas. In 2004, Rural Business-

Cooperative Service invested over \$30.4 million in Florida through the Business & Industry Guaranteed Loans program.

Rural Business Enterprise Grants (RBEG) focus on the financing and facilitation of small and emerging businesses or incubators in rural areas of less than 50,000 in population. Funding is awarded to private non-profits, public bodies, and Indian tribes. In 2004, over \$1 million in Rural Business Enterprise Grants funding were awarded in Florida.

Rural Economic Development Loans and Grants (REDLG) program provides funds to electric or telephone utilities financed by USDA Rural Utilities Service. The utilities recipient establishes a revolving loan fund to finance economic development and job creation projects in rural

areas for projects such as community development projects, education, medical facilities and incubator development.

The Intermediary Relending Program (IRP) is a direct loan program focusing on alleviating poverty and increasing economic activity and employment in rural areas through administration of a revolving loan fund. In 2004, Rural Development provided \$200,000 in IRP assistance.

Rural Business Opportunity Grants (RBOG) provide funding to promote sustainable economic development in rural communities. In 2004, \$27,500 was awarded in Florida through the Rural Business Opportunity Grant program in rural communities of less than 50,000 in population.

Rural Cooperative Development Grants (RCDG) assist in the development of new rural cooperatives and operational improvement of existing cooperatives through funding to non-profit economic development groups and institutions of higher education.

Value-Added Producer Grants (VAPG) Authorized as part of the 2002 Farm Bill, the Value-Added Producer Grants program provides an opportunity for planning activities and working capital for marketing value-added agricultural products and for farm-based renewable energy. In 2004, Rural Development awarded \$185,000 in Value-Added grants.



Rural Utilities Program

Helping communities meet infrastructure needs

Clean, safe and affordable water is essential to the economic well-being and quality of life for all of the nation's rural residents. The Rural Utilities Program provides loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste and storm drainage facilities in rural areas and cities and towns of 10,000 or less in population per the 2000 census.

In Fiscal Year 2004, many of Florida's rural residents shared in the benefits of Rural Development financial and technical assistance. The Rural Utilities Program provided for infrastructure and community development needs throughout the state by committing over \$24 million in Water and Waste Direct and Guaranteed Loans and Grants to local governments and community based organizations. These funds were used to finance new as well as improved water

and wastewater facilities and modern telecommunications links.

Projects financed in Fiscal Year 2004 included new water and waste systems providing expanded service areas to communities faced with inadequate or improperly functioning onsite systems. Major renovation and rehabilitation of facilities to meet state regulatory requirements were financed, as were major system expansions to meet

growth needs and provide established service levels to customers.

The demand for technical and financial assistance to rural Florida/Virgin Islands communities remains strong. In Fiscal Year 2004 water and wastewater projects were a major area of program emphasis



Multi Family Housing Program

Improving the quality of life for rural Americans

Rural Development's Multi Family Housing Program provides qualified residents in rural communities affordable apartment style rental housing. Multi Family Housing programs include loans for new construction and rehabilitation of existing units, rental assistance subsidy, and grants for farm labor housing and housing preservation. Today, there are over 22,000 rental units in 497 complexes throughout Florida and the U.S. Virgin Islands that are financed by loans and grants through USDA multi-family housing programs. Seventy percent of tenants are single heads of households, and fifty percent are elderly or disabled. Nearly half of the Rural Development MFH portfolio provides shelter for elderly residents, providing opportunities for independent living in their own communities.

The Section 515 Rural Rental Housing Program is a direct mortgage loan program providing capital financing to develop rental housing for very low-, low-, and

moderate-income tenants. Section 515 can be used to finance family housing, elderly housing, mixed-use housing, congregate housing, group homes, and cooperative housing. Fiscal year 2004 began with 10 pending and/or new applications submitted by owners to prepay Section 515 loans. During 2004, Florida processed \$1,733,000 in equity loans.

The Section 521 Rental Assistance Program provides reduced rents for low-income households in Rural Rental Housing or Labor Housing complexes financed by Rural Development. In 2004, rental assistance continued to be the dominant use of program funding with \$26.9 million representing 1,672 units of replacement rental assistance as well as 108 units of new rental assistance.

Repair and Rehab Loans provided \$7.2 million in repair loan funds to improve over 750 units of housing, representing 12 projects.

533 Housing Preservation Grants helped 64 low-income Florida families repair leaking roofs, inadequate heating systems, and peeling paint with \$236,000 in assistance.

Section 514/516 Farm Labor Housing Loan and Grant Programs helped Florida's farm workers find clean, safe and sanitary housing. Florida is one of the largest agricultural commodity producing states in the nation, and Rural Development is the only national source of construction funds dedicated to the development of labor housing facilities. The Farm Labor Housing Program provides low-interest loans and grants to public or non-profit agencies or to individual farmers to build affordable rental housing for farm workers. In FY 2004, the program provided \$6 million in loans and grants to build 87 units of housing in four Florida locations.

Projects dedicated in 2004

- Omega Villas - 40 Unit Farm Labor Housing, Quincy
- Whispering Pines - 40 Unit Farm Labor Housing, Felsmere
- Greentree East - 40 Unit Farm Labor Housing, Clewiston



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